

# **Howard County, Maryland**

## **CONSOLIDATED PLAN**

### **FFY 2011 – FFY 2015**

# **DRAFT**

**Prepared by:**  
**Howard County**  
**Department of Housing and Community Development**  
**Stacy L. Spann, Director**  
**Thomas P. Carbo, Deputy Director**

6751 Columbia Gateway Dr., 3<sup>rd</sup> Floor  
Columbia, MD 21046

March 25, 2011

# TABLE OF CONTENTS

<b>Introduction</b>	.....
Purpose of the Consolidated Plan	.....
Organization and Content	.....
The Collaborative Planning Process	.....
Institutional Structure	.....
<b>Community Profile</b>	.....
Location	.....
Development Trends (from the 2000 General Plan)	.....
Population Growth	.....
Demographics	.....
<b>Housing, Homeless and Special Needs</b>	.....
Cost of Housing	.....
Community Development Needs	.....
Barriers to Affordable Housing	.....
Anti-Poverty Strategy	.....
Homeless Needs	.....
Homeless Strategy	.....
Special Needs	.....
<b>Housing Market Analysis</b>	.....
Background	.....
Rental Housing	.....
Home ownership	.....
Assisted Housing	.....
Federal, State and Local Assisted Communities	.....
<b>Strategic Plan</b>	.....
Priority Needs	.....
Specific Strategies and Objectives	.....

# **I. Introduction**

## **Purpose of the Consolidated Plan**

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development for entitlement jurisdictions to receive Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds. Howard County received its Urban County designation in 1996 and this document represents the County's fourth Consolidated Plan submission. Howard County's Consolidated Plan for Federal Fiscal Years 2011 through 2015 is a comprehensive planning document that will guide housing and community development efforts in County over the next five years. The plan identifies specific goals, strategies, *objectives* and *outcomes* that will be used to address both housing and non-housing community development needs. Additionally, the plan will serve as a management tool for measuring performance.

## **Organization and Content**

The content of this plan generally follows the Consolidated Plan regulations and guidelines published by HUD and upon submission to HUD will include the requirements of the Consolidated Plan Final Rule which became effective March 13, 2006. Based on the data obtained in the collaborative planning process, the Consolidated Plan provides the strategies for reaching the goals identified in the Plan. *Objectives* and *Outcomes* based on HUD's Outcome Performance Measurement System are also included in this Plan; both at the Goal level and at the project level as documented in the FFY2011 Action Plan.

## **The Collaborative Planning Process**

The Howard County Department of Housing and Community Development (DHCD) serves as the lead agency for the development of the plan. As such, DHCD utilized a variety of resources, and gleaned significant insights from local service providers, housing and community development advocates, and the general citizenry of the County. Citizen Participation has been obtained through public hearings, public meetings, community surveys, public agency consultations surveys and document review.

Integral to the planning process was the incorporation of existing data from local, state and regional reports, planning documents and needs assessments. DHCD has fostered ongoing communication with many local service agencies as well as county departments heads to ensure that relevant and substantive data would be utilized to accurately reflect specific priority needs and gaps in service.

## **Use of Existing Data and Public Plans**

DHCD was fortunate to have benefitted from the availability of several local plans that help guide the physical, social and economic structure of Howard County. Listed below are descriptions of documents that have provided guidance and background data for the development of this plan. All plans are public documents and were developed in consultation with persons and organizations within and outside local government. All are available from the implementing agency identified.

*Howard County Maryland 2010 Agency Plan (PHA PLAN)* prepared by the Department of Housing and Community Development and the Howard County Housing Commission and submitted to US Department of Housing and Urban Development (HUD).

*2009 Howard County Rental Survey* prepared by RF&S Realty Advisors, Inc. for the Howard County Department of Housing and Community Development

*Howard County Human Services Master Plan 2005-2010*, September 2005, prepared by the Association of Community Services Of Howard County for the Department of Citizen Services

*Needs Assessment Report*, March 2011 prepared for the Community Action Council of Howard County, Inc.

2009 BRAC Impacts on Fort Meade Area Housing, Submitted by: Sage Policy Group, Inc.

*2004 Howard County Senior Housing Master Plan*, Prepared by the Howard County Department of Planning and Zoning for the Howard County Department of Citizen Services Office on Aging

2010 Howard County Plan to End Homelessness, Prepared by the Committee to End Homelessness- Howard County Board to Promote Self-Sufficiency

2011 Regional Analysis of Impediments to Fair Housing Choice (Interim Draft #2), prepared by Mullin & Lonergan Associates, Inc. for Howard County Housing

*Howard County Maryland 2000 General Plan* prepared for Howard County Government, Office of the County Executive.

*Howard County's Foreign-Born Community: Dimensions, Growth and Implications*, October 2005, A Study Conducted by the Association for the Study and Development of Community for FIRN, Inc. and the Howard County Department of Citizen Services.

### **Consultation with Public and Private Agencies**

Since the development of the current FFY2006 – FFY2010 Consolidated Plan, DHCD has continued to maintain and enhance its vital relationships with local non-profit providers, housing developers, advocates, community organizations and the faith community. While several outreach efforts have already taken place and information gathering is all but complete, the consultation process is still underway. A full reporting of the consultation efforts will be included in the final version of this plan.

## **Institutional Structure**

The Howard County Department of Housing and Community Development (DHCD) is one of seventeen departments within the County reporting to the County Executive. The Housing and Community Development Board provides advice to the County Executive on housing policy and community development activities. It also recommends policy for County owned housing and makes

recommendations for approval on County Housing and Community Development loan and grant programs.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purposes of developing and managing housing resources for low and moderate-income residents. There is a close working relationship between the DHCD and the Housing Commission, the primary public agencies responsible for developing affordable housing options.

As the Lead Agency in developing this Consolidated Plan, DHCD will assume the responsibility for oversight, administration and distribution of CDBG and HOME funds. Funds for supportive services for special populations such as homeless, frail elderly and the disabled will be channeled to the County's Department of Citizen Services (DCS). DCS is the lead agency for the County's Continuum of Care and is responsible for the administration of the County's Community Services Partnership grant program. Both departments work in concert to ensure coordination of funding, minimizing the likelihood of duplication. The County's overall effort to improve coordination among County agencies, the business community, and non-profits involved in community development has been described throughout the Plan.

## **II. Community Profile**

### **Location**

Howard County is strategically located between the Baltimore and Washington, D.C. metropolitan areas, in the fourth most populous consolidated metropolitan region in the country; a region with attributes such as a strong business community, innovative scientific and technology communities, thriving school systems and nationally recognized institutions of higher learning. The County has no incorporated towns or cities. The distance from Columbia, the most urban area in the County, to Baltimore is 22 miles and the distance from Columbia to Washington, D.C. is only 33 miles. The neighboring jurisdictions are Baltimore County to the north and west, Anne Arundel County on the East, Prince George's County on the south, Montgomery County on the south and west and Carroll County on the North and East. Howard County has been able to maintain consistent business, economic and residential growth having the nation's third highest median income. Consequently, housing costs (rental & owner) are among the highest in region; even after the foreclosure and subprime lending crisis impinged the housing market.

The characteristics of the population have changed over the past few years. The population is getting older. Baby boomers 35 to 54 year-olds make up more than 35 percent of the countywide population, almost 87,000 residents. Over the next 10 to 20 years large numbers will retire and move into the 65 plus category. The number of children aged 5 to 19 has grown significantly over the last 10 years and now make up more than 22 percent of the population. Small children under 5 has also grown from 15,200 in 1990 to 18,248 in 2000 a 20 percent increase. Although the County is predominantly white, minorities are an increasing percentage of the population with African-Americans as the largest minority population.

The median income continues to rise dramatically. Although Howard County is one of the richest counties in the State and the Nation, there are still a significant number of people whose incomes have not kept pace with the cost of living. The need for affordable housing for low/moderate-income and middle-income (workforce) families as well as those who are at or below 30% of the Area Median Income remains a top priority.

### **Development Trends (from the 2000 General Plan)**

Howard County is part of a dynamic regional economy, transportation network, agricultural land base and natural resource system. The County is affected by regional trends and conditions that do not heed political boundaries. The County is influenced by the decisions of neighboring jurisdictions and, in turn, influences its neighbors and the region.

After the Second World War, the counties immediately surrounding Washington and Baltimore saw a great surge of outward growth. Jobs followed people and soon the beltway communities rivaled their downtowns as employment centers. In the mid-to-late 1970's, when the effects of the massive growth were clearly apparent in the newly congested roads and development of farmland, some of the counties took the first steps toward growth management. These steps took the form of more restrictive zoning, the development of adequate public facilities ordinances (which typically required that schools and

roads have capacity to accommodate development) and the adoption of master plans to guide growth.

Improvements to the regional highway system from the 1960's through the 1990's have been key to the movement of population and job growth from Baltimore and Washington into the surrounding jurisdictions. The Washington and Baltimore beltways were constructed in the 1960's. I-95 had replaced US 1 and the Baltimore/Washington parkway as the major North-South through highway by 1970. The extension of I-270 and I-70 to Frederick created a “golden triangle”. Those regional highway improvements meant Howard County workers could easily commute to jobs in nearby jurisdictions. Conversely, the regional workforce had convenient access to employment centers that were developing in Columbia and along US 1 and I-95. .

Howard County was squarely in the path of the growth from both the Baltimore and Washington areas. When Jim Rouse envisioned and founded Columbia in 1965, he created amidst a rural setting, a sharply defined urban place meant to absorb growth within a planned framework. Howard County, astride these merging regions, assumed through the 1970's that Columbia would absorb most of the growth pressures and that its rural area would be insulated from development pressure. Nevertheless, in 1977 the County rezoned the West from one acre per dwelling unit to three acres per dwelling unit.

The 1990 General Plan responded to the rapid growth by recommending annual housing and employment growth targets, adequate public facilities legislation, a development monitoring system and rural cluster and density exchange zoning in the Rural West. The 1990 General Plan also recommended creation of several major mixed use centers to absorb growth on the largest remaining parcels having good highway access. The Plan also established the boundary of the Planned Service Area for public water and sewerage. This identification was strengthened by Maryland's 1997 Smart Growth initiatives under which most categories of State spending for infrastructure and services must be targeted to “Priority Funding Areas” in each County. Howard County's Priority Funding Area is the eastern 40% of the County that lies within the Planned Service Area for public water and sewerage.

Directing growth to the Priority Funding Areas in Howard County and adjacent counties is important to the Statewide growth management goals articulated in the 1992 Planning Act and the Smart Growth Initiatives. These goals are protecting natural resources, preserving valuable resource and open space lands, discouraging sprawl and strengthening older communities.

Howard County succeeded in directing most residential growth to the East. During the 1990's, 86% of new housing was within the Planned Service Area, a proportion similar to that of other counties in the Baltimore region. However, during the 1990's, the proportion of units built in the sewerage service area gradually decreased, while the proportion of new housing built in the Rural West increased. Continuing growth pressures and the decreasing supply of land in eastern Howard County has continued this trend. Howard County must seek to reverse this trend by encouraging revitalization and development of the areas zoned for mixed-use development in the East, while purchasing additional preservation easements in western Howard County.

## **Population Growth**

As of the 2010 Census, Howard County's total population is 287,085, increasing by 39,243 residents or almost 16% in the last 10 years while the total number of housing units only increased 22,991 or 24 % (CS). 60 % of the County is rural and categorized as *preservation area*, leaving only 40 % available for

housing development and expansion (AI). At present the housing unit mix is as follows: 50% single family detached, 25% townhome and 25% apartment (AI) with 73.8 % of the population being homeowners in 2009 (CS). The County's median household income has risen from \$74,167 in 2000 to \$10,867 in 2009 (CS) with most of the newly settled residents making \$75,000 or more.

The region's population is increasing and becoming older and more racially diverse. International migration accounted for a larger share of the population growth in the more urban jurisdictions (Montgomery, Prince George's and Baltimore Counties and Baltimore City), while domestic migration from other areas of the United States contributed to more population growth in the less urban jurisdictions such as Howard County. However, international migration continues to grow in Howard County.

## Demographics

### Household Characteristics

The number of households in Howard County was 68,337 in 1990 and 90,043 in 2000. This is an increase of 21,706 households or 31.8 percent during the decade. Overall household size in Howard County has not changed since 1990 remaining at 2.71 persons per household. This compares to a slight decrease in the Statewide average household size during the decade.

### Racial and Ethnic Diversity

The 2000 Census shows that Howard County is about 74 percent White, 14 percent Black and 8 percent Asian. **The overall racial diversity of the County continues to grow.** In 1990, the County was about 17 percent minority. By 2000, that percentage increased to about 25 percent.

The number of Asian and Pacific Islanders increased a significant 136 percent from 1990 to 2000, or about 11,000 people. This was followed by the Black population with a 62 percent growth rate, or about 13,700 residents. The Hispanic population, which can be of any race, more than doubled from 3,699 residents in 1990 to 7,490 residents in 2000. By comparison, the White population grew by 18 percent, or 28,316 residents, less than half the total Countywide population increase of 60,504. The table below shows the change in population and the racial mix in Howard County in 1990 and 2000.

*Howard County Racial Mix 1990 vs. 2000*

	1990		2000		Growth	
<b>Population of One Race Alone</b>	<b>187,328</b>	<b>100.0%</b>	<b>242,407</b>	<b>97.8%</b>		
White	155,899	83.2%	184,215	74.3%	28,316	18.2%
Black	22,019	11.8%	35,730	14.4%	13,711	62.3%
American Indian & Alaska Native	402	0.2%	583	0.2%	181	45.0%
Asian & Pacific Islander	8,098	4.3%	19,124	7.7%	11,026	136.2%
Some Other Race	910	0.5%	2,755	1.1%	1,845	202.7%
<b>Population of Two or More Races (1)</b>			<b>5,435</b>	<b>2.2%</b>		
<b>TOTAL POPULATION</b>	<b>187,328</b>	<b>100.0%</b>	<b>247,842</b>	<b>100.0%</b>	<b>60,514</b>	<b>32.3%</b>
<b>Total Hispanic Population (2)</b>	<b>3,699</b>	<b>2.0%</b>	<b>7,490</b>	<b>3.0%</b>	<b>3,791</b>	<b>102%</b>

(1) This option was available for the first time in the 2000 Census.



(2) Hispanic Origin can be from any race.

Source: U.S. Census Bureau

The Howard County Office on Aging reports some key demographic characteristics to highlight similarities and differences across regions of Howard County. For instance, there exist regional differences in terms of the residence of the county's senior population. Roughly 39 percent of residents age 65 or older live in Columbia, while approximately 30 percent live in Ellicott City, 16 percent live in Western Howard County, and 16 percent live in the Route 1 Corridor.<sup>12</sup> In the same age category, the gender distribution is similar in Columbia, Ellicott City, and Western Howard County, with generally equal proportions of males and females. In the Route 1 Corridor, however, the senior population is 70 percent female and 30 percent male

As depicted in the chart (AI page 14) almost 49% of Black and Hispanic households reported earnings under \$75,000. The income decreased and the poverty levels deepened for disabled and female headed households, with persons that speak English [if at all] as a second language experiencing the deepest levels of poverty. No matter the family status or race, finding affordable housing in one of the wealthiest County's in the nation and where three quarters of the residents are homeowners is difficult.

Income Levels									
Households	\$0 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$74,999		\$75,000 or more		Total
	#	%	#	%	#	%	#	%	
White	4005	5.7	6827	9.8	10257	14.7	48572	69.7	<b>69661</b>
Black	1405	8.6	2568	15.6	4005	24.4	8443	51.4	<b>16421</b>
Asian	872	8.2	1936	18.1	1552	14.5	6329	59.2	<b>10689</b>
Hispanic	170	4.6	720	19.3	922	24.7	1918	51.4	<b>3730</b>
<b>Total</b>	<b>6490</b>	<b>6.5</b>	<b>11783</b>	<b>11.8</b>	<b>16298</b>	<b>16.4</b>	<b>65094</b>	<b>65.3</b>	<b>99665</b>

Of the 109,282 total units counted in the 2010 Census and in the County 23,407 are rental units with the following mix: 29.1% are market rate and 70.9% affordable. \_\_, \_\_ (RS) is not a sufficient number of units to house the 49 % or 34,571 residents earning below \$75,000 (AI) with 11,371 or 48.70% of all renter occupied units priced above \$800 per month (CS). In Howard County the unit size in most demand is a 2-bedroom with an average rent of \$1,201 (rS). This is low compared to the HUD published Fair Market Rents and the HUD Baltimore, Maryland Housing Market Area Analysis that predicted the demand for new market-rate rental units as follows:

As detailed in the Howard County Analysis of Impediments, the average hourly wage of a County renter is \$15.73. To maintain this level of rent and the corresponding utilities a resident would be forced to work a 51-hour work week annually or share the household expenses if working a 40-hour work week annually.

In the case of for sale units, the average home price in Howard County is \$381,597 which yields a monthly payment over \$2,500, requiring an annual household income of over \$100,000; an earning category that excludes half of County residents from successfully becoming homeowners. While home prices and values have diminished as a result of the foreclosure crisis, both are anticipated to increase as a result of the Base Realignment and Closure (BRAC). An activity that is estimated to introduce 16,061 new jobs to the area with 5,400 being located on the Fort George G. Meade (FGGM) military base. Consequently, it is estimated that the already strained demand for housing will further be stressed by the needs of the 9793 additional households that relocate to the area with their employer. 86% of these households earn from \$50,000 to \$150,000. 55% of the 9793 households will seek housing closest to FGGM, and Anne Arundel and Howard counties are the best fit. It is estimated that about 2,700 of these households earn less than \$80,000 and thus will be priced out of the local housing market. In line with the downturn of the housing market the current supply of housing [generally] appears to be adequate. However it is expected that the demand for housing under \$200,000 will exceed supply.

### **Categories of Affected Persons**

There are 479 households enrolled in the Moderate Income Housing Unit (MIHU) homeownership program. Many of those households have been waiting more than 3 years for a homeownership opportunity. Homes offered for sale through the MIHU program in 2010 were priced in the low \$200's. The minimum income to qualify for mortgages on these homes was \$55,000. Only 28% (136 households) of the MIHU applicants in the database earn more than \$50,000 per year. Therefore, the townhomes and condominiums offered by developers for sale to moderate income households were not affordable to 72% of the MIHU applicants in 2010. While the MIHU homes were deemed affordable based on the affordability calculation required by Subtitle 4, Section 13.403 of the Howard County Code, the majority of households enrolled in the MIHU program cannot afford homeownership in Howard County.

Source: Moderate Income Housing Unit Database 12.31.10

Households by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or More) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	Total Households (I)
	RENTERS					OWNERS			
Very Low (0-50% MFI)	1,599	1,882	340	1,469	5,290	1,438	1,814	3,252	8,542
Low to 30% MFI	994	944	146	785	2,869	579	792	1,371	4,240
% with any Housing Problem	65.8%	74.6%	69.2%	66.9%	69.2%	77.5%	84.4%	81%	72.7%
% with cost burden >30%	64.4%	69.8%	56.2%	65.6%	66.1%	77.5%	84.4 %	80%	70.6%
% with cost burden >50%	52.3%	60.9%	47.9%	67.8%	57.5%	50.8%	79%	64.4%	59.7%
Low to 50 MFI	650	898	159	573	2,280	780	678	1,458	3,738
% with any Housing Problem	67%	78%	71%	91%	78%	36%	27%	60%	70%
% with cost burden >30%	67%	78%	71%	86%	76%	35%	24%	59%	69%
% with cost burden >50%	43%	42%	35%	72%	49%	14%	20%	34%	43%
Other Low income (51-80% MFI)	759	2,118	488	1,732	5,097	1,318	2,453	3,771	8,868
% with any Housing Problem	74%	65%	62%	74%	69%	12%	19%	51%	61%
% with cost burden >30%	74%	63%	52%	74%	67%	12%	37%	49%	59%
% with cost burden >50%	26%	7%	5%	5%	9%	3%	17%	20%	14%
Moderate Income 81-95%	258	1,327	156	1,490	3,231	618	2,636	3,254	6,485
% with any Housing Problem	50%	31%	36%	42%	38%	20%	15%	50%	44%
% with cost burden >30%	50%	28%	25%	40%	35%	20%	29%	49%	42%
% with cost burden >50%	9%	0%	0%	0%	0%	2%	4%	6%	4%
Total Households	3,269	11,946	1,622	10,181	27,018	7,709	58,728	66,437	93,455
% with Housing Problems	59%	29%	41%	32%	34%	19%	33%	21%	25%

## Housing Sales

The Department of Planning and Zoning receives monthly updates of all recorded property transfers from the State. These reports are edited and used to create a database of housing sales. For this report, the most recent data from October 1, 2008 to September 30, 2009, have been analyzed and tabulated by unit type. Housing sales from the previous four reporting periods are also shown for comparison purposes (Table 38). The data is graphically represented in Charts 12, 13, and 14.

Average home prices declined 10.7% last year. For the year prior they had fallen 4.1%. They had fallen slightly less than 1% the year before that,

which was the first time prices have fallen for at least 15 years. It is clear that the downward trend has continued. Median prices for single family detached units fell by 11.8% last year. The median for SFA units fell by only 8.0% and condos fell by 13.5%.

In dollar terms, the median price for a single family detached house decreased by \$62,000, from \$525,000 in 07/08 to \$463,000 in 08/09. Single family attached units decreased by about \$27,000, from \$337,000 to \$310,000. The median price for condo units dropped by \$34,000, from \$252,000 to \$218,000.

**Table 38**  
Housing Sales by Type, 10/01/04 to 9/30/09

10/04 to 9/05				10/05 to 9/06			
Unit Type	# of Sales	Mean	Median	Unit Type	# of Sales	Mean	Median
Condo	1,052	\$245,472	\$232,270	Condo	886	\$279,802	\$276,815
MH	8	\$97,000	\$76,000	MH	5	\$106,200	\$121,000
SFA	2,589	\$327,308	\$310,000	SFA	2,340	\$371,880	\$349,348
SFD	3,278	\$544,994	\$505,128	SFD	2,863	\$612,088	\$575,000
<b>TOTAL</b>	<b>6,927</b>	<b>\$417,627</b>	<b>\$365,000</b>	<b>TOTAL</b>	<b>6,094</b>	<b>\$471,126</b>	<b>\$400,000</b>

10/06 to 9/07				10/07 to 9/08			
Unit Type	# of Sales	Mean	Median	Unit Type	# of Sales	Mean	Median
Condo	715	\$267,218	\$266,075	Condo	552	\$258,172	\$252,152
MH	6	\$125,133	\$130,150	MH	6	\$124,900	\$126,250
SFA	1,873	\$370,918	\$342,500	SFA	1,450	\$356,582	\$337,000
SFD	2,320	\$609,104	\$555,000	SFD	1,856	\$578,952	\$525,000
<b>TOTAL</b>	<b>4,914</b>	<b>\$467,982</b>	<b>\$394,058</b>	<b>TOTAL</b>	<b>3,864</b>	<b>\$448,975</b>	<b>\$380,000</b>

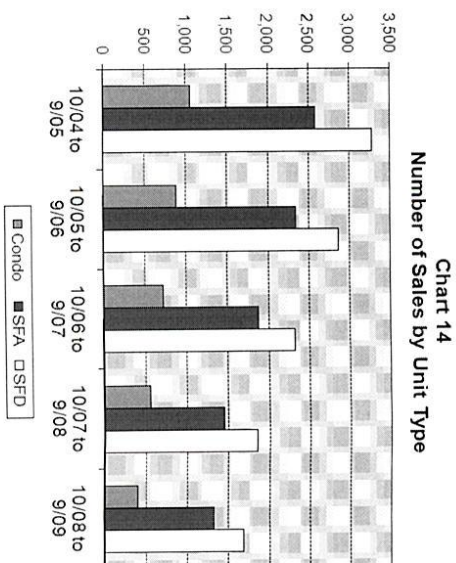
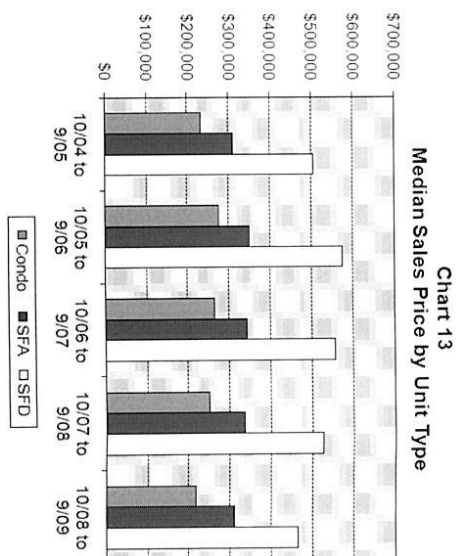
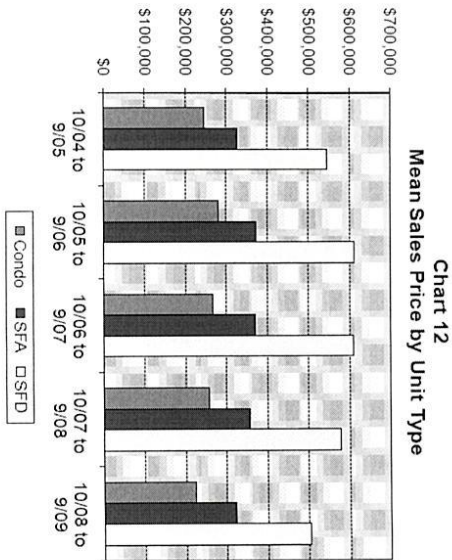
10/08 to 9/09			
Unit Type	# of Sales	Mean	Median
Condo	391	\$222,730	\$218,000
MH	3	\$115,000	\$114,500
SFA	1,324	\$321,505	\$310,000
SFD	1,685	\$504,788	\$463,250
<b>TOTAL</b>	<b>3,403</b>	<b>\$400,726</b>	<b>\$350,000</b>

Source: Howard County DPZ analysis of housing sales data from SDA T

## Residential Development

Total sales continue to drop. Total sales dropped from 3,864 units in 07/08 to only about 3,403 last year. This is 12% one year decline. Compared to four years ago, a peak sales year when over 6,900 homes were sold, it was a 50% decline, clearly indicating a slowing market.

This decrease in both home sales and prices is not unusual, nor unexpected, given it follows a significant run up beginning at the start of the decade.



## **Non Homeless Special Needs**

Populations with special needs include the elderly and persons with physical, mental and developmental disabilities, persons with alcohol or other drug addictions, and persons with HIV / AIDS and their families. The crosscutting issue encompassing all of the previously named subpopulations is access to and affordability of housing. Waiting lists for residential units and services for people with disabilities suggests the County needs additional housing and support services for this population. The increase in the senior population and the expected life spans suggest that there is a need for increased housing options and services for seniors in all income categories.

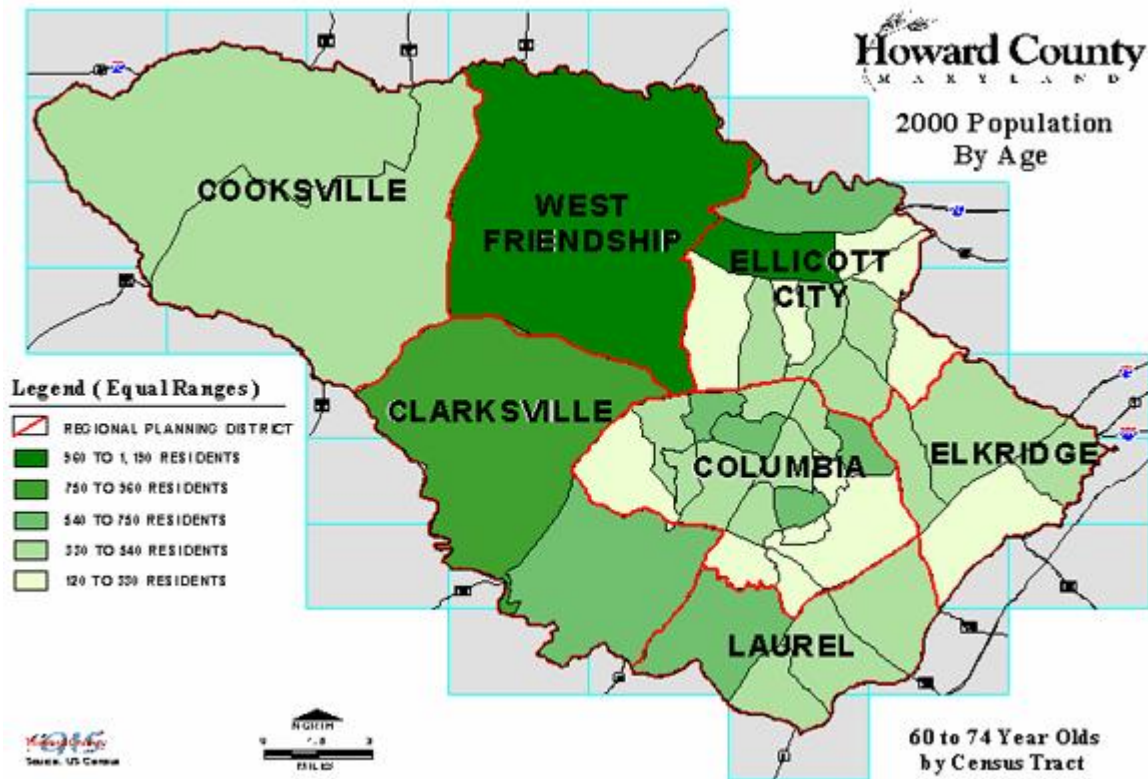
**Elderly** - The “Howard County Senior Housing Master Plan” indicates that the 55 and older population is expected to increase by more than 46,000 persons, rising from 19 to 31 percent of the total population. Along with the increase in population, the existing housing stock will also age and additional housing options will be needed.

Over the next 25 years, Howard County’s 55 and older population is expected to increase by more than 46,000, rising from 19 to 31 percent of the total population. As a result, there will be significant changes in the County’s housing needs as more residents age in place or decide to “downsize” to reduce their homeownership burdens and as more older adults move into the County to be closer to their families.

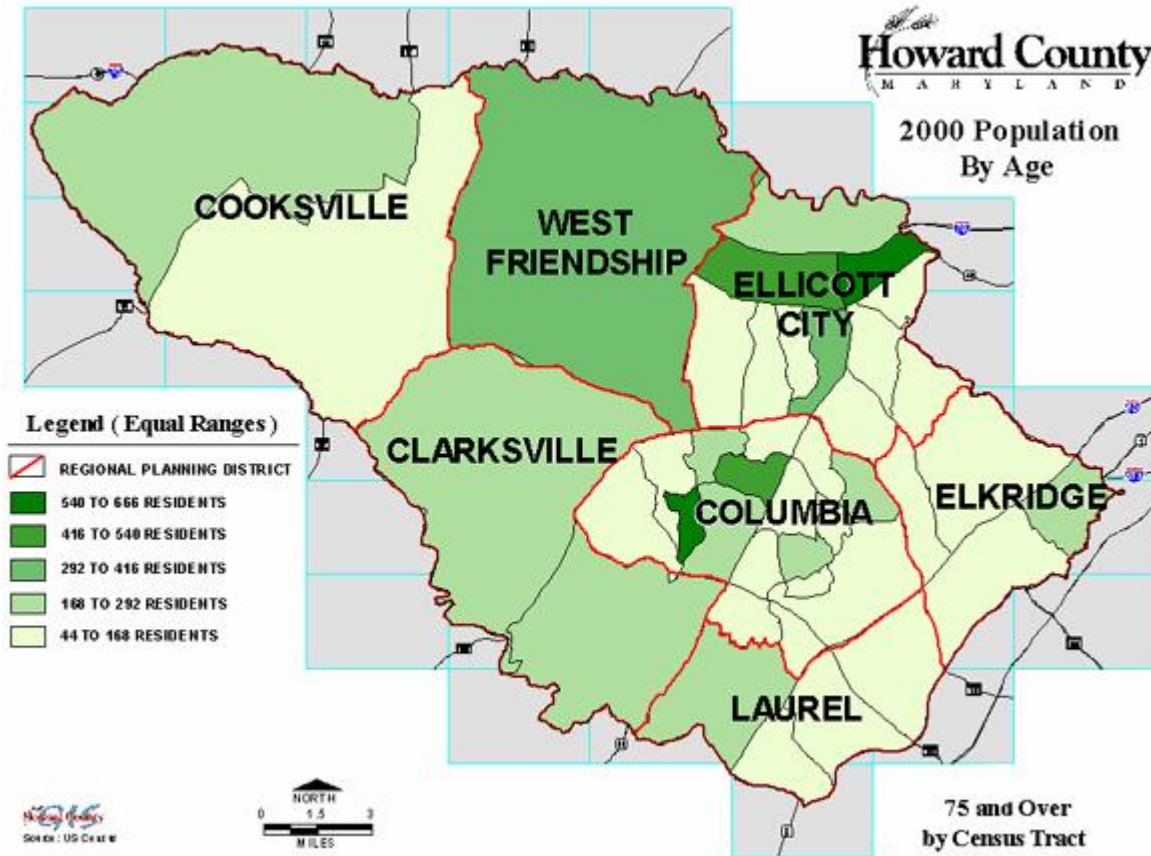
Seniors have experienced a cost burden problem trying to live on a fixed income as housing and other costs rise. Low-income renter households are constantly challenged with locating affordable housing in a very tight rental market. New multifamily housing is difficult to build due to the availability of land. The lack of available land to build on drives up the cost of land and construction. In addition, the resident opposition to building also is an issue. Therefore, the preservation of existing affordable housing stock for rental or home ownership is very important

As new housing is developed, the County must ensure that the elderly and frail elderly have adequate and convenient access to services including retail, medical and health care services, transportation, recreation, and cultural and religious activities. Equally as important will be the incorporation of universal design principles, allowing environments to be usable by all individuals to the greatest extent possible.

At the end of 2003, Howard County had 1,866 housing units in senior apartments or age-restricted (55+) active adult developments. In addition, nursing homes, assisted living facilities and continuing care communities provided 2,248 beds. According to a survey conducted in 2004, the large assisted living facilities in the County were 87 percent occupied while the small facilities were at 73 percent capacity. Based upon the number of beds available, the supply of assisted living and nursing facility beds appear to be meeting the current need however, low and moderate-income seniors who might benefit from such facilities are less likely to be able to afford these homes.







**Persons w/ Disabilities** – The Howard County Disability Survey conducted in 1996 (the most recent survey data) states that approximately 9.2 percent of Howard County’s population have an identified disability. The primary disabilities reported were: orthopedic disability, heart condition, blindness/severe visual impairment and mental retardation. 41 service providers reported the leading disability categories, of persons receiving services, to be psychiatric disability (33.2%), mental retardation (27%), specific learning disabilities (9.4%), cancer (4.7%), and head injury (3.7%).

**Persons w/ Disabilities (Mental Health)**- The Howard County Mental Health Authority (HCMHA) provides a number of mental health services throughout the community including some permanent housing opportunities through the HUD-funded Shelter Plus Care (S+C) program. The Authority has identified several significant gaps in services, most notable being the lack of such services as residential crisis, mobile treatment, respite services, and affordable housing.

The most recent data available from FY 2003 indicates that 2062 individuals were served in the public mental health system. The most significant growth being in the Medical Assistance (MA) population. As it was in prior years, most individuals served by the public system receive one service, outpatient treatment. The second most utilized service is psychiatric rehabilitation. MA expenditures for psychiatric programs have shown a steady increase over the last four fiscal years.



A significant portion of Howard County's funds are spent on in-patient and Residential Treatment Center placements. In FY 2003, claims data indicates that \$4,488,843 was spent on 78 high cost users. Of the 78 consumers, 27 were under the age of 18 and the Residential Treatment Center costs for this group alone totaled \$1, 854,814. Rehabilitation services accounted for \$2,011,387 in expenditures for high cost users.

To effectively treat and prevent mental illness, health care providers must understand the differences in how various populations perceive mental health issues. Select populations may not seek mental health services in the formal system, may drop out of care or may seek care at much later stages of illness. Stigma about mental health issues often create barriers to providing and receiving effective mental health treatment and can lead to inappropriate treatment, unemployment, and homelessness.

**Substance Abuse** - The 2010 Comprehensive Health Improvement Plan for Howard County indicates that the most popular substances used by students are alcohol, cigarettes and marijuana. Smaller percentages of Howard County students, ranging from zero to eight percent, report the use of other drugs such as crack, designer drugs, heroin, inhalants, LSD, methamphetamines, or amphetamines. (1998 Maryland Adolescent Survey). In addition, among all drug –related suspensions from Howard County Public Schools, tobacco use was reported as the most common reason for suspension followed by use of drugs, alcohol and inhalants (Center For Substance Abuse Research).

The non Housing Community Development needs include transportation, affordable childcare, homelessness prevention programs and employment opportunities. With the continued emphasis on “aging in place” and assisting persons with disabilities to live as independently as possible, programs to support these initiatives will continue into the fourth five-year strategic plan. The foreign born population continues to increase placing increased demands on English as a Second Language programs that are vital for assisting this population.

### **Homelessness**

Despite Howard County's affluence, and despite an extensive system of shelters and other services, homelessness persists here. More than 200 people each day are living in shelters – or in the woods or in cars. Hundreds more are at risk of homelessness, doubled up, moving from couch to couch, or threatened with eviction. Shelter beds are nearly always full, and about a dozen people are turned away in an average day. Emergency funds are quickly exhausted. Families that are precariously housed often do not receive help in time to prevent them from becoming homeless. In general, the county lacks the type of supportive housing needed to respond to the challenges of the homeless, including those who are chronically homeless.

A survey conducted on January 27, 2010, found 221 persons homeless in Howard County that day, an increase of 12% over the prior year's survey. Temporary housing was being provided to 133 people. Another 88 were living outdoors, in cars, or places not meant for human habitation.

## Howard County Point in Time Count of Homeless People - Jan. 27, 2010

	# in Families	# Singles (not in families)	Total # Homeless People
In shelter or transitional housing	106 (in 35 families)	27	133
Unsheltered	23 (in 8 families)	65	88
Total	129 (in 43 families)	92	221

The survey only counts persons actually homeless and did not enumerate persons who are at risk of homelessness, but that number is much larger. The at-risk population includes those paying at least 40% of income on housing, doubled up with other families, facing eviction, or temporarily living in motels they cannot afford. In 2009, there were 1,353 foreclosures and 342 evictions in Howard County, and the Community Action Council acted to prevent another 300 evictions. In the 2009-2010 school year, Howard County public schools identified 462 children actually homeless or in one of the at-risk categories. The main homeless service providers, Grassroots and Bridges to Housing Stability, turned away people for lack of space more than 4,200 times last year. All those numbers are up substantially from the year before; for example, the 4,200 turnaways in fiscal year 2010 compare with 3,300 in 2009 and 2,500 in 2008. These numbers include some duplication of persons calling on multiple days seeking shelter. Still, on average, shelter requests are denied at a rate of 11 per day.

**Table 1A**  
**Homeless and Special Needs Populations**

### Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
--	----------------------	----------------------	--------------------

#### Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	24	0	12
	Transitional Housing	0	0	17
	Permanent Supportive Housing	33	1	12
	Total	57	1	41

#### Persons in Families With Children

Beds	Emergency Shelter	41	0	0
	Transitional Housing	54	0	27
	Permanent Supportive Housing	39	0	21
	Total	134	0	48

### Continuum of Care: Homeless Population and Subpopulations Chart

--	--

<i>Part 1: Homeless Population</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
	<i>Emergency</i>	<i>Transitional</i>		
Number of Families with Children (Family Households):	24	16	3	43
1. Number of Persons in Families with Children	70	49	10	129
2. Number of Single Individuals and Persons in Households without children	38	0	54	92
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	108	49	64	221
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	13		51	64
b. Seriously Mentally Ill	8			
c. Chronic Substance Abuse	9			
d. Veterans	2			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	17			
g. Unaccompanied Youth (Under 18)	0			

## Goals and Strategies for Preventing and Ending Homelessness

### *Goal 1: Ending family homelessness*

Current research shows that families become homeless due to stresses such as job loss, low income, disability, unexpected illness, lack of transportation and/or child care, domestic violence, debt, lack of life skills, chaotic lifestyles, and mental illness. These are compounded when a family lacks the resources to manage them, and they have a negative impact on children. Successful models in best-practice communities show strategies that can work.

### **Strategy: Prevention**

It costs less – both in money and in human suffering – to prevent homelessness than it does to shelter and help people after they're already homeless. According to the National Alliance to End Homelessness, the average cost of a shelter bed funded by federal grants is \$8,067 a year more than the average cost of a federal Section 8 housing subsidy. A single comprehensive, coordinated system will identify people at risk, engage them, and help stabilize the current housing situation or assist them in moving to appropriate permanent housing without entering the shelter system. While several quality components of a prevention system exist in separate agencies, these must be linked for close coordination to respond to the unique needs of a household in housing crisis. Such coordination will reduce duplication of services and effort. Stabilization services will help families address factors contributing to housing instability. This system will offer solutions that can range in time span, cost and intensity according to the family's need. Services can be decreased as the family's stability increases. This system should include, but not be limited to:

- **Outreach:** To locate and engage people who are at risk of losing their housing, forming partnerships with landlords, eviction court and the school system, targeting those at greatest risk and those least likely to self-identify their risk.
- **A single point of entry:** Help identifying what families need and facilitate a single point of application to apply for multiple social service programs. Sharing data among agencies – with scrupulous protections of privacy – to increase coordination of services and reduce duplication of effort, saving time and resources for agencies and clients.

- **Assessment:** To identify both strengths and risk factors. Families can then begin stabilization services, or enter shelters if no other alternative exists.
- **Client-centered case management:** Interventions to a family's housing-related needs, such as money management coaching, tenant-landlord mediation, and problem-solving support. Other links to community services are made that can address a wider range of needs, such as mental health treatment, legal services, domestic violence counseling, and government assistance programs.
- **Flexible financial assistance:** These funds are used where no other assistance is applicable for interventions such as rent arrearage and utility shut-off. To make rapid re-housing a reality, some households need start-up costs, such as first month's rent and security deposits.
- **Strategic re-housing:** Case managers often find it useful to assist the family in moving to more affordable housing. A proposed housing locator (see below) could help in finding appropriate homes.
- **Housing subsidies:** Nothing is more effective in ending homelessness than rent subsidies. Families that pay more than 40% of income for housing costs may need short or long-term help to maintain their homes.
- **Supportive housing for families:** Some high-needs families require on-going subsidies coupled with intensive support to maintain permanent housing.
- **Affordable housing:** More affordable housing aids in prevention by relieving economic pressure on some persons at risk of homelessness, making it less costly to keep people in their homes. The stock of affordable housing in Howard County is significantly less than the current need, and the need is growing.

## ***Goal 2: Ending Chronic Homelessness***

Chronic homelessness is long-term or repeated homelessness. Virtually all chronically homeless people have a disability or a condition that hinders their ability to access mainstream resources. Many have a serious mental illness such as schizophrenia, alcohol or drug addiction, and/or chronic physical illness, and are lacking family resources and social support systems. Most chronically homeless individuals have been in treatment programs, sometimes on dozens of occasions. For a variety of reasons, including mental health and substance abuse issues, some people don't adapt well to traditional housing situations.

### **Strategy: Housing First - move as rapidly as possible to housing stability.**

Homeless people are more likely to overcome their underlying problems if they are relieved from the stress associated with lack of stable housing. In the past, it was assumed that people should deal with underlying problems before successfully achieving independent living. Chronically homeless people are often unable to meet standards of program participation and sobriety, and thus are screened out of the system intended to help them.

The types of housing and facilities needed to implement a Housing First strategy include:

- **Day Resource Center.** The Day Resource Center, a partnership between Grassroots and the faith community, has operated three days a week since July 2008. It provides a place for the street homeless to get a shower, a meal, internet access, a mailing address, limited basic health care, assistance on accessing social services or employment, and a sympathetic ear. It has become the principal outreach effort to the street homeless and a means of building trust and creating access for them to seek help from social service agencies.

- **Temporary shelter.** A low-demand, overnight shelter makes a safe haven from the elements and an evening meal available, under conditions in which the chronically homeless are likely to feel comfortable. The only requirement for admission would be adherence to acceptable behavior standards. This type of shelter is currently available only in the winter months and does not have a fixed location. A temporary shelter would have a capacity of approximately 20 persons, but utilization should decline over time as permanent housing options are developed.
- **Single room occupancy (SRO) housing.** This housing option would provide shelter for individuals who are currently un-housed, giving them relief from the daily stress of living outdoors while they work on employment, mental health and addictions issues. The proposed SRO could serve 32 individuals (or couples) for whom housing is a significant barrier to accessing employment or social services, or who are employed but unable to attain or sustain traditional housing.
- **Sober House.** This would provide a group residential setting for five to eight homeless people with addictions issues who seek sobriety and stable housing in a supportive environment. Each resident would have his own room and share other facilities as well as pay rent.
- **Supportive housing.** Permanent affordable housing with supportive services are designed to help people maintain their housing. It is designed for people who have been homeless or are at risk of homelessness and who have special needs such as disabilities. Howard County would opt for leased scattered sites.
- **Housing subsidies.** This could include direct housing vouchers, below market rate rental apartments, short-term rental assistance, or other means of reducing cost to the tenant. Supportive services may or may not be connected with the housing assistance.
- **Housing search specialist.** To assist in identifying and maintaining an inventory of local housing resources, both traditional resources and alternative housing options. This position will also develop relationships with landlords, realtors, and management companies to maintain ready access to available housing opportunities. This person will work one-on-one with homeless individuals and families to help them identify, obtain and move into housing that meets their needs.

**Quantity of housing required.** After the January 2010 homeless survey, a hypothetical study was done to estimate the new housing resources that would be needed to house the homeless that were counted – 43 families and 92 individuals – in the most appropriate level of housing for them. The study identified the need for making available this additional housing in the community through subsidies or vouchers:

- 16 units of permanent supportive housing for families
- 22 units of permanent subsidized housing for families
- 12 units of permanent supportive housing for individuals
- 6 units of permanent subsidized housing for individuals
- 5 families would remain in their current housing or shelter program

Additionally, there would be a need for these specialized housing resources for individuals:

- 17 places in sober houses,
- 23 units of low demand (SRO) housing,
- 6 beds in temporary overnight shelter interim housing,
- 12 persons would not accept housing and would need ongoing outreach.
- 16 persons would remain in their current housing or shelter program because a more appropriate

program could not be identified in this study.

In this hypothetical scenario, space would be freed at Grassroots for 12 new families and 17 new individuals. The total demand in the community for both supportive housing and subsidized housing is much larger. These numbers cover only the housing needed for the individuals and families counted as homeless on one day in January. Although these numbers are organic, the study is seen as a reasonable estimate of the minimum number of housing units needed to end homelessness, and therefore a reasonable first step goal.

**Strategy: Health care.** Provide medical and behavioral health care that will enable homeless persons to obtain and retain housing. The principal causes of chronic homelessness are behavioral health problems: addictions or mental illness, sometimes both. To a lesser extent, medical conditions or physical disability may be causes of chronic homelessness.

- **Medical (physical health) care for the homeless.** The current model for health care for chronically homeless individuals relies on a small number of committed volunteer physicians and nurses who provide basic primary care at the Day Resource Center and Grassroots. Significant additional medical volunteers, supplies, equipment and funding, are needed. Strong partnerships with the Health Department, hospital, and clinics are needed also. Transportation is needed to facilitate successful utilization of the health care system.
- **Assertive Community Treatment (ACT).** This is an outreach team treatment approach designed to provide comprehensive, community-based psychiatric treatment, rehabilitation and support to 13 persons with serious and persistent mental illness who have avoided or not responded well to traditional treatment services. This program will be implemented in Howard County by the Mental Health Authority and Way Station within the next year and will reach our unsheltered population.
- **Addictions treatment on request.** The availability of detoxification and residential alcohol treatment programs, at the level needed by the addict and when the addict is ready for treatment, is a critical step towards achieving permanent housing

**Strategy: Help chronically homeless people obtain the income to be self-sufficient.**

Most chronically homeless people suffer from addictions or mental illness. If treated, many of them are capable of being employed. Those not employable are usually eligible for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or some other form of disability benefit. The first program described below needs to be developed and the other two are being implemented.

- **Employment.** Chronically homeless persons who seek employment after substance abuse treatment may need extensive training and coaching to obtain and retain employment. Those who work with this population should be able to make a seamless referral to the Columbia Workforce Center, where clients can develop an individualized employment plan.
- **SOAR (SSI/SSDI Outreach, Access, and Recovery).** SOAR works within the system to assist homeless people with disabilities in obtaining Social Security benefits. Nationally, only about 37 percent of individuals who apply for SSI/SSDI benefits are approved on initial application and appeals take an average of two years to complete. Participants in the SOAR initiative report a 71% approval rate for SSI/SSDI in an average of 89 days.
- **Maryland SAIL (Service Access and Information Link).** Maryland SAIL provides internet access to eight programs offered by the Department of Social Services. Trained personnel assist clients with their applications and can accompany applicants to meetings at DSS. This process

facilitates applications and brings benefits to eligible applicants in a more.

## 9. Nature and Extent of Homelessness by Racial and Ethnic Group

Data by racial and ethnic group is not collected on the homeless persons surveyed by the County.

### Howard County Homeless Facilities and Services

Agency	Available Services	Capacity/ No. of Beds	Men Alone	Women Alone	Children Alone	Women & Children
<b>Howard County DSS</b> 7121 Columbia Gateway Drive Columbia, MD 21046 410-872-4204, ext. 356 410-313-2200 (after-hours) <a href="http://www.dhr.maryland.gov/county/howard/index.php">http://www.dhr.maryland.gov/county/howard/index.php</a>	Emergency shelter placements Food vouchers Assistance with applying for benefits	N/A	X	X	X	X
<b>Bridges to Housing Stability</b> 9520 Berger Rd., Suite 311 Columbia, MD 21046 Phone: 410-312-5760 <a href="http://www.bridges2hs.org/">http://www.bridges2hs.org/</a>	Transitional housing Counseling/Case management Homelessness Prevention Services Transportation	54 beds	X	X		X
<b>Community Action Council</b> 6751 Columbia Gateway Drive Columbia, MD 21046 410-313-6440 <a href="http://cac-hc.org/">http://cac-hc.org/</a>	Motel placements Assistance with application for benefits Counseling Information referral Utility bill assistance	N/A	X	X		X
<b>Domestic Violence Center of Howard Co.</b> 5457 Twin Knolls Road, Suite 310 Columbia, Maryland 21045 Phone: 410-997-0304 <a href="http://www.dvcenter.org/">http://www.dvcenter.org/</a>	For battered women & their children Transitional and emergency shelter Meals Counseling Legal advocacy	8 emer. 26 trans.		X	X	X
<b>Grassroots Crisis Intervention Center, Inc.</b> 6700 Freetown Road Columbia, MD 21044 410-531-6677 (24 hour Hotline) TDD 410-531-5086 <a href="http://www.grassrootscrisis.org/">http://www.grassrootscrisis.org/</a>	Emergency and transitional shelter Meals Counseling Community outreach services Community education	51 beds	X	X		X

<b>Agency</b>	<b>Available Services</b>	<b>Capacity/ No. of Beds</b>	<b>Men Alone</b>	<b>Women Alone</b>	<b>Children Alone</b>	<b>Women &amp; Children</b>
<b>Grassroots Day Resource Center</b> 8826 Washington Blvd. 1st Floor Jessup, MD 20794 301-776-9900 <a href="http://rt1daycenter.wikispaces.com">http://rt1daycenter.wikispaces.com</a>	Day drop-in services including: Meals Information & referral Food Pantry, clothing & supplies Medical care Showers Laundry facilities	N/A	X	X	X	X
<b>Grassroots Cold Weather Shelter</b> Location varies; sponsored by local congregations Operates from November – March <a href="http://www.grassrootscrisis.org/CWS.aspx">http://www.grassrootscrisis.org/CWS.aspx</a>	Emergency shelter Meals Showers	25	X	X	X	X

### III. HOUSING MARKET ANALYSIS

#### General Characteristics

According to the 2010 census Howard County contains a total of 109,282 housing units. Of those units approximately 25,205 (23%) are rental units. Most renter households occupy housing units in multifamily buildings. There are a total of 19,291 multi-family rental units and 5,914 scattered site rental units in the county. Single-family attached units account for 17 percent of the rental stock and single family detached units account for ten percent of the rental stock.

Of the more than 19,000 multifamily rental units in Howard County, nearly half are located in Columbia. Forty-three percent of Columbia's rental stock was built through the 1960s and 1970s and another 37 percent was built during the 1980s.

Sixteen percent of households in Howard County are age 62 or older, and eighty percent of those households are homeowners. Less than seven percent of all renter households contain five or more persons.

There are a total of 18 subsidized multifamily rental communities in Howard County, four of which are fully subsidized communities are fully subsidized with the remaining 14 communities being mixed income communities.

According to the April 2010 Census Howard County has a population of 287,085 persons. The 2010 median household income in Howard County is \$102,655. In 2006, the average sales price was \$432,661 and the median price was \$379,900. By comparison, the latest data of the Maryland Association of Realtors reflected the average sales price of a house in Howard County is now \$400,726 and the median price is \$350,000. The opportunity to purchase the median priced house is not attainable



for a county resident whose income is below 80 percent of the area median income. The average sales price and median sales price has decreased over the last 3 years due to a rise in foreclosure and short sales activity in the County. Unfortunately, homeownership is still out of reach for many individuals and families, especially for those who want to live in the County where they work.

Source: Development Monitoring System Report, DPZ, February 2010)

(Source – 2006 statistic cited in 2006-2010 Con Plan)

While interest rates have remained at historic lows the last three years, 4.875% for a fixed rate mortgage loan as of December 15, 2010, the tightening of credit and lending standards as a result of the nationwide foreclosure crisis and sub-prime lending disaster that started in 2008 has had a major impact on the ability of low- to moderate and even middle-income families to be able to take advantage of homeownership opportunities in the County and the State. According to RealtyTrac, Maryland property foreclosures reached a total of 42,446 filings in 2010, representing a decline of 1.9 percent below 2009. The State's foreclosure rate in 2010 was 55 households per foreclosure, the 15<sup>th</sup> highest rate in the nation. The annual rate of growth of foreclosure filings has declined significantly since 2007 reaching - 1.9 percent in 2010. While Maryland has fared better than many other states, the affordable housing market has still been impacted. The foreclosure crisis has led to an increased inventory of possibly affordable housing options, but many of the properties are in poor condition and would require substantial rehabilitation or renovation before families could consider them as viable homeownership opportunities. Maryland jurisdictions with a "high" foreclosure problem recorded a total of 2,040 foreclosures in 58 communities, accounting for 52.2 percent of foreclosures in all *Hot Spots* and 34.1 percent of all foreclosures statewide. These jurisdictions recorded an average foreclosure rate of 177 and an average foreclosure index of 141. Property foreclosures in "high" foreclosure *Hot Spots* were concentrated in 15 jurisdictions: Anne Arundel, Baltimore, Calvert, Caroline, Charles, Dorchester, Frederick, Harford, Howard, Montgomery, Prince George's, Queen Anne's, Somerset and Washington counties as well as Baltimore City. According to the report, there were 1234 foreclosures in Howard County in 2010.

Source: MIHU survey of interest rates on 12/15/10 as published by Howard County Housing

Source: MD DHCD January 2011

The sub-prime lending meltdown prompted mortgage lenders and banks to re-evaluate their lending guidelines and make changes. While the elimination of some problematic loan programs was necessary (i.e. no doc loans), mortgage lenders and banks have tightened the qualifying standards so much that it is extremely difficult for even the most qualified homebuyers to obtain mortgage financing for a home purchase. Fannie Mae and Freddie Mac, the government agencies that are responsible for insuring home mortgages and selling mortgage-backed securities to investors, experienced huge losses in revenue as a result of the sub-prime lending crisis. The federal government suspended operations at both agencies until changes were enacted. The inability of Fannie Mae and Freddie Mac to manage the losses or stabilize the situation has had a devastating effect on the housing market.

### **Scattered Site Rental Housing**

The most recent housing survey identified **4,717** market rate rental units. The median rent of scattered site units is **\$1,380**. Townhouse units rent for an average of **\$1,392**. Single-family dwellings rent for an average of **\$1,563**. Scattered site apartment units rent for an average **\$992**. The average rent for scattered site units in Columbia is **\$1,425** and the average rent for units outside of Columbia is **\$1,418**.

The vacancy rate from the study revealed that **99** market rate units were vacant for a vacancy rate of **6.5** percent. The average tenure of scattered site units in Howard County is **2.7** years. In Columbia it is slightly shorter at **2.2** years. Outside of Columbia the average tenure is **3.3** years.

Area	Bedroom Size					
	0	1	2	3	4	5
Baltimore Metro Area	\$931	\$1052	\$1263	\$1622	\$2003	\$2303
Columbia	\$1352	\$1406	\$1631	\$2217	\$2582	\$2969

Bedroom Size							
0		1		2		3	
Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand
\$900	60	\$1150	560	\$1500	1,125	\$1800	130
\$950	50	\$1200	500	\$1550	930	\$1850	120
\$1000	40	\$1250	460	\$1600	860	\$1900	110
\$1050	40	\$1300	410	\$1650	770	\$1950	90
\$1100	30	\$1350	360	\$1700	660	\$2000	80
\$1150	30	\$1400	300	\$1750	560	\$2050	70
\$1200	20	\$1450	250	\$1800	470	\$2100	60
\$1300	20	\$1550	200	\$1900	380	\$2200	40
\$1400 & higher	10	\$1650 & higher	160	\$2000 & higher	250	\$2300 & higher	30

## Public and Assisted Housing

Howard County operates a Public Housing Program consisting of 50 units. The majority of the public housing units are located at scattered sites throughout the county. Of the scattered site units seventeen (17) are located in Columbia and nine (9) are located in areas outside of Columbia. The balance of the units are located in a 24 unit complex located in Ellicott City. The Public Housing inventory consists of forty-three 3-bedroom units and seven 4-bedroom units. In addition to Public Housing, Howard County has an additional 2,971 units that receive local, state or federal assistance. Federal assistance represents 46% of assisted units, state assistance represents 44% of assisted units and local assistance represents 11% of assisted units.

Federal subsidies include 1,108 Section 8 Project Based units, 138 Section 236 units and 92 Section 221(d)(3) units.

State subsidies include 27 tax credit units at 30% of median income, 68 tax credit units at 40% of median income, 378 tax credit units at 50% of median income, 777 tax credit units at 60% of median

income and 49 tax credit units at 80% of median income. Local subsidies include 202 low income units and 135 moderate income units.

There are a total of 32 Efficiency units (1%), 1,546 one bedroom units (52%), 1037 two bedroom units (34%), 302 three bedroom units (11%) and 54 four bedroom units (2%). There are a total of 1,961 family units (66%), and 1,010 senior units (34%). Assisted families are served at incomes of less than 30% of median income in 53% of assisted units, at incomes of less than 50% of median income in 27% of assisted units and at incomes of less than 80% of median income in 20% of assisted units.

None of the units listed below are expected to be lost from the current inventory as a result of redevelopment or the expiration of Section 8 contracts.

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Fall River Terrace	Columbia	1	2	221(d)(3)	Family	
Ranleagh Court	Columbia	1	2	221(d)(3)	Family	
Rideout Heath	Columbia	1	2	221(d)(3)	Family	
Roslyn Rise	Columbia	1	2	221(d)(3)	Family	
Waverly Woods	Columbia	1	2	221(d)(3)	Family	
			10			10
Fall River Terrace	Columbia	2	11	221(d)(3)	Family	
Ranleagh Court	Columbia	2	8	221(d)(3)	Family	
Rideout Heath	Columbia	2	17	221(d)(3)	Family	
Roslyn Rise	Columbia	2	2	221(d)(3)	Family	
Waverly Woods	Columbia	2	12	221(d)(3)	Family	
			50			50
Fall River Terrace	Columbia	3	4	221(d)(3)	Family	
Ranleagh Court	Columbia	3	2	221(d)(3)	Family	
Rideout Heath	Columbia	3	6	221(d)(3)	Family	
Roslyn Rise	Columbia	3	4	221(d)(3)	Family	
Waverly Woods	Columbia	3	4	221(d)(3)	Family	
			20			20

Fall River Terrace	Columbia	4	2	221(d)(3)	Family	
Ranleagh Court	Columbia	4	2	221(d)(3)	Family	
Rideout Heath	Columbia	4	3	221(d)(3)	Family	
Roslyn Rise	Columbia	4	2	221(d)(3)	Family	
Waverly Woods	Columbia	4	3	221(d)(3)	Family	
			12			12

<b>TOTAL 221(d)(3) Units</b>	<b>92</b>
------------------------------	-----------

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Parkview @ Snowden River	Columbia	1	10	LIHTC - 30%	Senior	
Parkview @ Ellicott City	Ellicott City	1	8	LIHTC - 30%	Senior	
Parkview @ Emerson	Laurel	1	6	LIHTC - 30%	Senior	
			24			24
Parkview @ Emerson	Laurel	2	3	LIHTC - 30%	Senior	
			3			3

<b>TOTAL LIHTC - 30% UNITS</b>	<b>27</b>
--------------------------------	-----------

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Parkview @ Snowden River	Columbia	1	20	LIHTC - 40%	Senior	
Parkview @ Ellicott City	Ellicott City	1	7	LIHTC - 40%	Senior	
Parkview @ Emerson	Laurel	1	18	LIHTC - 40%	Senior	
			45			45
Port Capital Village	Elkridge	2	8	LIHTC - 40%	Family	
Parkview @ Emerson	Laurel	2	6	LIHTC - 40%	Senior	
			14			14
Port Capital Village	Elkridge	3	9	LIHTC - 40%	Family	
			9			9

<b>TOTAL LIHTC - 40% UNITS</b>	<b>68</b>
--------------------------------	-----------

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Columbia Commons	Columbia	1	13	LIHTC - 50%	Family	
Orchard Club	Elkridge	1	7	LIHTC - 50%	Family	
Ellicott Gardens	Ellicott City	1	47	LIHTC - 50%	Family	
Parkview @ Columbia	Columbia	1	9	LIHTC - 50%	Senior	
Parkview @ Snowden River	Columbia	1	40	LIHTC - 50%	Senior	
Parkview @ Ellicott City	Ellicott City	1	60	LIHTC - 50%	Senior	
Tiber Hudson	Ellicott City	1	15	LIHTC - 50%	Senior	
Parkview @ Emerson	Laurel	1	11	LIHTC - 50%	Senior	
			202			202
Columbia Commons	Columbia	2	34	LIHTC - 50%	Family	
Orchard Club	Elkridge	2	43	LIHTC - 50%	Family	
Port Capital Village	Elkridge	2	15	LIHTC - 50%	Family	
Parkview @ Snowden River	Columbia	2	13	LIHTC - 50%	Senior	
Parkview @ Ellicott City	Ellicott City	2	7	LIHTC - 50%	Senior	
Parkview @ Emerson	Laurel	2	3	LIHTC - 50%	Senior	
			115			115
Columbia Commons	Columbia	3	3	LIHTC - 50%	Family	
Orchard Crossing	Columbia	3	36	LIHTC - 50%	Family	
Port Capital Village	Elkridge	3	14	LIHTC - 50%	Family	
			53			53
Tiber Hudson	Ellicott City	Eff	8	LIHTC - 50%	Senior	
			8			8
TOTAL LIHTC - 50% UNITS						176

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Orchard Crossing	Columbia	1	24	LIHTC - 60%	Family	
Ellicott Gardens	Ellicott City	1	48	LIHTC - 60%	Family	
Patuxent Square	Laurel	1	22	LIHTC - 60%	Family	
Parkview @ Columbia	Columbia	1	94	LIHTC - 60%	Senior	
Parkview @ Snowden River	Columbia	1	10	LIHTC - 60%	Senior	
Selborne House	Columbia	1	59	LIHTC - 60%	Senior	
Colonial Landing	Columbia	1	97	LIHTC - 60%	Senior	
Parkview @ Ellicott City	Ellicott City	1	75	LIHTC - 60%	Senior	
Parkview @ Emerson	Laurel	1	23	LIHTC - 60%	Senior	

Waverly Gardens	Woodstock	1	86 538	LIHTC - 60%	Senior	538
Orchard Crossing	Columbia	2	67	LIHTC - 60%	Family	
Port Capital Village	Elkridge	2	19	LIHTC - 60%	Family	
Ellicott Gardens	Ellicott City	2	11	LIHTC - 60%	Family	
Patuxent Square	Laurel	2	58	LIHTC - 60%	Family	
Parkview @ Snowden River	Columbia	2	6	LIHTC - 60%	Senior	
Selborne House	Columbia	2	13	LIHTC - 60%	Senior	
Parkview @ Ellicott City	Ellicott City	2	15	LIHTC - 60%	Senior	
Parkview @ Emerson	Laurel	2	10	LIHTC - 60%	Senior	
Waverly Gardens	Woodstock	2	16 215	LIHTC - 60%	Senior	215
Port Capital Village	Elkridge	3	19 19	LIHTC - 60%	Family	19
Colonial Landing	Columbia	Eff	2 2	LIHTC - 60%	Senior	2
TOTAL LIHTC 60% UNITS						774

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Orchard Club	Elkridge	1	4 4	LIHTC - 80%	Family	4
Orchard Club	Elkridge	2	45 45	LIHTC - 80%	Family	45
TOTAL LIHTC 80% UNITS						49

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Hilltop Apartments	Ellicott City	1	24	Local	Family	
Selborne House	Columbia	1	48	Local	Senior	
Morningside Park	Jessup	1	57 129	Local	Senior	129

Hilltop Apartments	Ellicott City	2	21	Local	Family	
Morningside Park	Jessup	2	3	Local	Senior	
			24			24
Hilltop Apartments	Ellicott City	3	42	Local	Family	
			42			42
Hilltop Apartments	Ellicott City	4	7	Local	Family	
			7			7
TOTAL LOCAL UNITS						202

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Belmont Station	Elkridge	1	9	MIHU	Family	
Mission Place	Jessup	1	24	MIHU	Family	
Asbury Courts	Laurel	1	7	MIHU	Family	
			40			40
Belmont Station	Elkridge	2	19	MIHU	Family	
Penniman Park	Elkridge	2	19	MIHU	Family	
Mission Place	Jessup	2	37	MIHU	Family	
Asbury Courts	Laurel	2	14	MIHU	Family	
			89			89
Belmont Station	Elkridge	3	6	MIHU	Family	
			6			6
TOTAL MIHU UNITS (LOCAL)						135

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Forest Ridge	Columbia	1	3	Section 236	Family	
Sierra Woods	Columbia	1	22	Section 236	Family	
			25			25
Forest Ridge	Columbia	2	7	Section 236	Family	
Sierra Woods	Columbia	2	61	Section 236	Family	
			68			68

Sierra Woods	Columbia	3	33 33	Section 236	Family	33
Sierra Woods	Columbia	4	12 12	Section 236	Family	12
<b>TOTAL SECTION 236 UNITS</b>						<b>138</b>

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Chimneys of Cradlerock	Columbia	1	17	Section 8	Family	
Fall River Terrace	Columbia	1	4	Section 8	Family	
Forest Ridge	Columbia	1	15	Section 8	Family	
Harper House	Columbia	1	42	Section 8	Family	
Hickory Ridge	Columbia	1	80	Section 8	Family	
Owen Brown Place	Columbia	1	169	Section 8	Family	
Ranleagh Court	Columbia	1	4	Section 8	Family	
Rideout Heath	Columbia	1	4	Section 8	Family	
Roslyn Rise	Columbia	1	4	Section 8	Family	
Sierra Woods	Columbia	1	6	Section 8	Family	
Waverly Winds	Columbia	1	4	Section 8	Family	
Ellicott Terrace	Ellicott City	1	4	Section 8	Family	
Chatham Gardens	Ellicott City	1	24	Section 8	Family	
Longwood Apartments	Columbia	1	97	Section 8	Senior	
Shalom Square	Columbia	1	35	Section 8	Senior	
Tiber Hudson	Ellicott City	1	2	Section 8	Senior	
Stevens Forest Apartments	Columbia	1	18	Section 8	Family	
			529			529
Chimneys of Cradlerock	Columbia	2	15	Section 8	Family	
Fall River Terrace	Columbia	2	23	Section 8	Family	
Forest Ridge	Columbia	2	53	Section 8	Family	
Harper House	Columbia	2	51	Section 8	Family	
Hickory Ridge	Columbia	2	23	Section 8	Family	
Owen Brown Place	Columbia	2	19	Section 8	Family	
Ranleagh Court	Columbia	2	17	Section 8	Family	
Rideout Heath	Columbia	2	32	Section 8	Family	
Roslyn Rise	Columbia	2	2	Section 8	Family	
Sierra Woods	Columbia	2	15	Section 8	Family	
Waverly Winds	Columbia	2	25	Section 8	Family	
Ellicott Terrace	Ellicott City	2	56	Section 8	Family	



Chatham Gardens	Ellicott City	2	20	Section 8	Family	
Longwood Apartments	Columbia	2	3	Section 8	Senior	
Stevens Forest Apartments	Columbia	2	60	Section 8	Family	
			414			414
Chimneys of Cradlerock	Columbia	3	8	Section 8	Family	
Fall River Terrace	Columbia	3	6	Section 8	Family	
Forest Ridge	Columbia	3	30	Section 8	Family	
Hickory Ridge	Columbia	3	5	Section 8	Family	
Ranleagh Court	Columbia	3	4	Section 8	Family	
Rideout Heath	Columbia	3	13	Section 8	Family	
Roslyn Rise	Columbia	3	9	Section 8	Family	
Sierra Woods	Columbia	3	9	Section 8	Family	
Waverly Winds	Columbia	3	6	Section 8	Family	
Stevens Forest Apartments	Columbia	3	30	Section 8	Family	
			120			120
Fall River Terrace	Columbia	4	4	Section 8	Family	
Ranleagh Court	Columbia	4	2	Section 8	Family	
Rideout Heath	Columbia	4	6	Section 8	Family	
Roslyn Rise	Columbia	4	3	Section 8	Family	
Sierra Woods	Columbia	4	2	Section 8	Family	
Waverly Winds	Columbia	4	6	Section 8	Family	
			23			23
Harper House	Columbia	Eff	7	Section 8	Family	
Shalom Square	Columbia	Eff	15	Section 8	Senior	
			22			22

**TOTAL SECTION 8 UNITS** 1108

\*Source – 2010 Howard County Rental Housing Survey

### OCCUPANCY BREAKDOWN BY LOCATION

Area	Total Population	Total	Occupied	Vacant		Area	Total Population	Total	Occupied	Vacant
6011.03	5,763	2,072	2,012	60		6054.01	5,149	2,492	2,380	112
6011.04	5,761	1,736	1,678	58		6054.02	7,055	3,877	3,570	307
6011.05	3,992	1,674	1,605	69		6055.02	5,182	2,197	2,119	78
6011.07	4,214	1,807	1,694	113		6055.03	6,262	2,537	2,441	96

6011.08	3,746	1,520	1,478	42	6055.04	2,737	778	770	8
6012.01	7,544	3,007	2,840	167	6055.05	6,169	1,874	1,847	27
6012.03	3,893	1,044	980	64	6056.01	6,075	2,856	2,670	186
6012.04	5,229	2,025	1,923	102	6056.02	7,610	3,074	2,995	79
6021	7,852	2,571	2,508	63	6066.01	2,875	1,066	1,045	21
6022.01	3,282	1,123	1,068	55	6066.03	7,696	3,070	2,942	128
6022.02	5,306	1,951	1,914	37	6066.04	4,037	1,636	1,566	70
6023.02	6,842	2,515	2,449	66	6066.06	4,744	2,094	1,963	131
6023.03	3,736	1,246	1,218	28	6066.07	4,530	1,607	1,581	26
6023.04	4,729	1,585	1,567	18	6067.01	2,603	963	938	25
6023.05	3,667	1,267	1,247	20	6067.04	7,072	2,770	2,700	70
6023.06	5,220	2,264	2,163	101	6067.05	2,011	859	818	41
6026	7,113	2,997	2,814	183	6067.06	4,798	1,956	1,893	63
6027	5,014	1,791	1,735	56	6067.07	3,755	1,510	1,450	60
6028	5,813	2,242	2,079	163	6068.03	5,523	2,471	2,371	100
6029	4,123	1,829	1,752	77	6068.04	3,202	1,321	1,278	43
6030.01	5,401	2,070	1,999	71	6068.05	4,145	1,320	1,297	23
6030.03	4,186	1,400	1,365	35	6068.06	6,441	2,184	2,149	35
6030.04	6,199	2,132	2,046	86	6069.01	5,549	2,086	1,999	87
6040.01	6,275	2,119	2,027	92	6069.04	3,977	1,465	1,325	140
6040.02	7,624	2,557	2,445	112	6069.05	6,644	2,538	2,349	189
6051.02	8,211	2,732	2,609	123	6069.06	5,615	1,999	1,916	83
6051.03	5,075	1,693	1,643	50	6069.07	5,503	2,268	2,170	98
6051.04	4,316	1,445	1,349	96	Total Units			109,282	
Total Population				287,085	Occupied		104,749	Vacant	4,533

## Barriers to Affordable Housing

Most first-time homebuyers of affordable housing utilize FHA mortgages because of the minimal down payment requirements and allowance for seller paid closing costs. In the past, this loan program allowed manual underwriting procedures for homebuyers with little or no credit, or even blemished credit. This loan program also provided the most flexibility with debt-to-income ratios to assist low- or moderate income families in qualifying as first-time homebuyers. In 2010, HUD changed the FHA underwriting guidelines regarding credit scores and mortgage insurance requirements. Imposing minimum credit scores, increasing downpayment requirements and changing the mortgage insurance premiums based on loan-to-value ratios has made it more difficult for potential homebuyers to qualify for FHA financing.

Source: HUD Mortgagee Letter 10-28 and 10-29

In 2009, HUD made other changes to the FHA regulations regarding owner occupancy to investor ratios, condo concentration percentages, and maximum condo delinquency rates in each project. As foreclosures increased the inventory of vacant condos and homes, the guideline changes severely impacted the first-time homebuyer market. Condo fees for vacant units went unpaid so delinquency rates increased. Homebuyers were denied FHA financing when the number of FHA loans in a condo community reached a maximum concentration of 50% for existing homes and 30% for new

construction. Existing condo owners could not sell their units to new first-time homebuyers because the FHA guidelines regarding condo concentration would not permit new FHA mortgages in the community. If current owners of affordable housing units couldn't sell, they couldn't move up into more expensive housing. The tightening of credit lending standards has negatively affected the affordable housing market for the last three years and will continue to do so until the lending guidelines and regulations are reviewed for feasibility and revised as needed.

Source: HUD Mortgagee Letter 2009-46A-B

## **Vacant or Abandoned Buildings**

There are no vacant or abandoned buildings that have been identified as suitable for rehab for the creation of affordable housing at this time.

## **Homeless Facilities and Services**

Please refer to Section III. Housing, Homeless and Special Needs, for the current inventory of beds in the county's shelters and permanent supportive housings and the same section, for the inventory of homeless facilities.

# **IV. Housing, Homeless and Special Needs**

## **COMMUNITY DEVELOPMENT NEEDS**

### **Cost of Housing**

Another group affected by the shortage of affordable housing are elderly persons over 55. This group is expected to dramatically increase as baby-boomers retire. Another concern is the ongoing displacement of low –and moderate – income households located in mobile home parks in the Route 1 corridor. As the County moves to revitalize the area and property values increase, several parks have closed and others will close in the near future.

A recent report by the Howard County Department of Planning has determined that in 2005, the typical first time homebuyer in Howard County (income 50 percent of medium) could only afford a home priced 37 percent below the median priced home available to first time buyers, or \$168,683.

The estimated average (mean) wage for a renter was \$13.17 in 2005. In order to afford a two-bedroom apartment at this wage, a renter would have had to work 55 hours per week, 52 weeks per year. It is estimated that a minimum wage worker in Howard County earned \$5.15 an hour in 2005. In order to afford a two-bedroom apartment at this wage, a renter would have had to work 142 hours per week, 52 weeks per year. (Source: Out of Reach 2005 – Howard County, National Low Income Housing Coalition, January 2006).

The discussion above illustrates the problems of housing affordability in Howard County particularly for low –and moderate – income residents. Housing affordability has become a major issue in Howard County, the region, and across the country. In Howard County there has been much discussion concerning slowing growth and the need to expand the supply of affordable housing including expanding the County's Moderate Income Housing Unit Program (MIHU).

The 2000 Housing Census for Howard County provides information on occupants per room. This information can be used as an indication of overcrowded housing conditions. Of the estimated 90,043 housing units in Howard County in 2000, only 2,064 or 2.1 percent had 1.01 or more occupants per room. Overcrowding does not appear

to be a major problem in the County.

In addition, the 2000 Housing Census indicates that only 240 units lack complete plumbing facilities and 401 lack complete kitchen facilities. The CHAS data indicates a high percentage of renters and owners, particularly low and moderate income households, have some type of housing problem including cost burden, overcrowding and/or without complete kitchen or plumbing facilities. The data also indicates that most of these high percentages are due to cost burden as discussed above. Substandard housing is not a major problem in the County.

The County has defined standard, substandard and substandard but suitable for rehabilitation as follows:

**Standard housing** – housing which generally meets Howard County’s housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.

**Substandard housing** - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and /or is overcrowded (more than one person per room).

**Substandard housing but suitable for rehabilitation** – housing which meets the above definition, but can be rehabilitated in compliance with the County’s Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which is currently \$30,000.00.

### **Anti-Poverty Strategy**

As discussed in Chapter I, Community Profile, the 2000 Census indicated that 9491 Howard County residents, about 3.9 percent of the population, were below the poverty line. The Census data shows that 1,688 families were below the poverty line and 2,619 children. The 2005 estimates for Howard County indicate that 8,373 resident were in poverty representing 3.7 percent of the population. 3,057 of these residents were children 0-17 years of age.

In data provided by the Department of Social Services, the welfare to work agency for Howard County, the welfare case load has dropped significantly. In January of 1995 the Howard County case load was 2,843. As of November 2000, the case load was 338 representing a reduction of 88.1 percent. Table 5-3 shows that while the number of welfare cases dropped, the Medical assistance and purchase of care for childcare increased.

The Community Action Council (CAC) provides grants, in the form of eviction prevention assistance, to income eligible households facing the loss of their housing. Additionally, they have funds to provide emergency cash assistance to those who are in danger of utility turn-offs and provide a means of overcoming utility debt preventing a household from getting utilities when they move into a new location. Counseling services are also provided to assist income eligible customers with information and referral necessary to overcome obstacles in the way to self-sufficiency. CAC also has funds available to help with the first month’s rent to help those who have found housing but are having difficulty with the security deposit plus the first month’s rent.

Job training is also provided through Employment and Training as well as a Job Training program sponsored through The Howard Community College Educational Foundation funded by the CDBG program.

Child Care is available through the Howard Community College Educational Foundation for income eligible students while they participate in curricula that will lead to a new job. Purchases of Care vouchers are also available for DSS Customers to assist with childcare expenses.

The County transit system, known as Howard Transit, has recently restructured and coordinated transit services in the County to better serve client needs. The restructured system has a fixed route bus service operating in the more populated portions of the County, including Columbia, Ellicott City, Dorsey, Savage and North Laurel. The system also includes a by request curb-to-curb Para-transit service which serves the clients of various County social service programs for the elderly, low income and disabled which meets the Americans with Disabilities Act (ADA). The County has also instituted a morning and evening peak period shuttle bus operation, known as Spirit Shuttle, that provides free bus service between the MARC rail system and employment sites in the I-95/US 1 corridor and Western Anne Arundel County.

Housing for those living in poverty and other income eligible citizens is essential for family stabilization. Without the basic shelter, all the support programs discussed above will not be given an opportunity to work. The County Housing assistance programs are described in the Housing Market Analysis, Chapter IV.

## **V. Strategic Plan**

Howard County's Five-Year Strategic Plan and the identified goals and strategies address the priorities for allocating investment in housing and community development to meet the needs outlined in this document for the period FY2011-FY2010.

### **Housing and Community Development Goals**

#### **Summary of Objectives and Outcomes**

As part of its five-year strategic plan the County has developed a set of goals that address housing and community needs. The goals were developed as a result of the needs assessment. The County's priority for financial assistance for housing, supportive services and community development needs for low/moderate income residents is based on the goals. The majority of activities will be implemented countywide. The new Outcome Performance Measurement System developed by HUD has been incorporated into this plan. Objectives and Outcomes are also identified at the project level in the annual Action Plan.

#### ***Priority Non-Housing Community Development Needs***

There are several non-housing community development needs that have emerged as major priorities. Four of the five areas identified in this third Consolidated Plan were also identified in the second Consolidated Plan. These include transportation, affordable childcare and employment. A new non-housing need identified is emergency/crisis services. These needs directly impact the ability of very low, low and moderate-income individuals and families to afford housing in the County. Working with residents to achieve self-sufficiency continues to be critical in order to reduce the cost burden in the above noted areas of need. In the same respect, affordable services need to be accessible to this population in order to maintain employment and move toward career advance to improve self-sufficiency.

The need to assist seniors and the disabled to age in place and /or earn a living is a continued focus in this plan. The foreign-born population increased from 6.1% to 11.3% of the total population between 1990 and 2000. They face the same challenges of other low/moderate income persons coupled, in many instances, with language and cultural barriers that make the move toward self-sufficiency even more challenging. Providing opportunities for children and youth which provide a safe and productive after school environment continued to be needed. Revitalization of the Route One Corridor is continuing into this strategic plan as well as revitalization of the Route 40 Enhancement Area. Support of anti-crime programs by the Police Department will continue. Strategies identified in this Consolidated Plan address these areas of need.

## Specific Strategies and Objectives

The area of need categorizes the goals. In some instances components of one goal may be included in another. Goals are indicated as Roman numerals. Objectives, outcomes and outcome indicators are included in the FFY2011 Action Plan for each identified project.

### Housing

**Goal I.** Expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of median

The *objective* is decent affordable housing and the anticipated *outcome* is Affordability and Availability/Accessibility

#### Strategies

- Preservation and rehabilitation of existing affordable housing stock
- Homeownership Assistance to include shared appreciation and housing targeted to households between 60% - 80% of AMI
- Acquisition rehabilitation and conversion of available vacant properties for the creation of affordable rental housing
- Creation of sustainable, cash-flowing, mixed-income communities
- Continue to utilize tax credits and other favorable financing plans to encourage new construction of affordable housing
- Partner with local community organizations to revitalize older neighborhoods and assist homeowners in maintaining and improving properties while allowing them to remain affordable
- Provide technical assistance to homeowners in accessing funding and/or resources to maintain and improve properties.
- Continue to expand, modify and market existing homeownership programs for low/moderate-income buyers
- Identify opportunities for new partnerships with the business sector and real estate companies
- Continue to leverage the resources of the Shared Appreciation Program to make homeownership affordable in conjunction with the Moderate Income Housing Units (MIHU) Program.
- Support implementation of zoning laws and subdivision regulations that encourage the development of affordable housing



- Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs

## Homelessness

**Goal II.** Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a “Housing First” approach to homelessness prevention and intervention

The *objective* is suitable living environment and decent affordable housing *outcome* is Affordability and Availability/Accessibility

**Please refer to Section III. Housing, Homeless and Special Needs** for Goals and Strategies

## Self Sufficiency

**Goal III.** Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiently.

**Objective:** *Creating Economic Opportunities* Outcome: Suitable Living Environment and Decent Affordable Housing, Sustainability

### Strategies

1. Continue to support the efforts of the Department of Citizen Services in its programs for persons with disabilities and the senior population of Howard County.
2. Continue to support the development of affordable housing with appropriate accommodations and services for low income special needs population.
3. Continue to assist income-eligible special needs homeowners to modify their homes to improve accessibility so they can remain in their homes.
4. Support and encourage the use of Universal Design Standards in new construction and the County’s rental housing properties.

5. Continue with programs like Personal Assistance Services that might be required for an individual to age in place or be able to go to work.
6. Continue to assist community based special need service providers to acquire or rehabilitate homes for special needs persons
7. Continue to provide grants to low to moderate-income homeowners seniors and those with disabilities to rehabilitate their homes to meet emergency needs and to make them more accessible.
9. Develop and support programs to provide affordable elements of assisted living to income eligible seniors.
10. Support increased linkages with volunteers, service and faith based organizations business associations and other partners to assist seniors and disabled homeowners with assessing home repairs and maintenance needs
11. Opportunities for children and youth that increase health behaviors and improve academic success